

ATTENTION: If you are or soon will be receiving PBGC pension benefit payments, please read this document.

What is the HCTC?

The Health Coverage Tax Credit (HCTC) is a federal tax credit that pays 80% of qualified health insurance premiums for eligible individuals and their family members.

Who is eligible for the HCTC?

Three groups of individuals may be eligible for the HCTC. They include individuals who:

1. Are age 55 or older and receive a benefit from the PBGC, including lump sum payments paid after August 5, 2002,
2. Meet requirements under the Trade Adjustment Assistance (TAA) for Workers program, or
3. Receive payments under the Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA) programs.

How do you register for the monthly HCTC Program?

To ensure a successful registration in the monthly HCTC Program, please use the following checklist:

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| <input type="checkbox"/> 1. Apply for and receive a PBGC pension benefit payment. If you have any questions on this step, contact the PBGC. | <input type="checkbox"/> 4. Apply for temporary state-level assistance for the HCTC (also called NEG Bridge Grants), if available in your state, that will help you pay your health plan premium costs while registering for the monthly HCTC. Contact the U.S. Department of Labor toll-free at 1-877-US-2JOBS for information. If state-level assistance is not available, pay your health plan 100%. You can claim the yearly HCTC for these payments on your federal tax return. |
| <input type="checkbox"/> 2. Enroll in a qualified health plan. Only certain types of health plans qualify. These include: <ul style="list-style-type: none">• COBRA• State-qualified health plan - for a complete list visit www.irs.gov (Keyword/Search: HCTC)• Spousal coverage• Non-group/individual health plan | |
| <input type="checkbox"/> 3. When you receive an HCTC Program Kit in the mail, fill out the enclosed Registration Form and mail it to the HCTC Program with the required supporting documents. | |

NOTE: To prevent a delay in your registration, you must completely fill out the Registration Form and submit it with the required supporting documents. See the Registration Form for detailed instructions on completing the form and submitting supporting documents.

Once your registration is complete:

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| <input type="checkbox"/> 1. You will begin receiving monthly invoices from the HCTC Program. You must pay your 20% portion each month by the HCTC due date. The HCTC Program will then send your payment along with the remaining balance to your health plan. | <input type="checkbox"/> 2. Monitor your health insurance bills for any changes. If there are changes to your premiums or anything else that may affect your eligibility for the HCTC, submit the HCTC Registration Update Form. |
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For more information about the HCTC, visit **www.irs.gov** (Keyword/Search: HCTC) or call the HCTC Customer Contact Center toll-free at **1-866-628-HCTC (4282)**.

For information about your PBGC eligibility, contact the PBGC at **1-800-400-7242**.



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